Information

Questions of general interest to in-stors will be answered in this col-nn, in which case only initials will used. Others will be answered by sil. Address all inquiries, inclos-g a stamped, addressed envelope, to inancial Editor, The Tribune, 184 assau Street, New York City.

Fish Are Yet To Be Heard From

value of each of the following bonds would, in your opinion, give you a high degree of safety and a reasonable yield. We consider each of the six a high grade bond in which safety is the first consideration. Atchison, Topeka & Santa Fe general 4s, due 1995 sell. phone first and general 4½ per cent bonds, due 1939, selling at 78, yielding about 6.60; Standard Oil of California 7 per cent debentures, due 1931, selling at 101, yielding 6.82 per cent; United Kingdom 5½ per cent gold bonds, due 1937, selling at 86, yielding 6.99 per cent; Dominion of Canada 5 per cent bonds, due 1926, selling at 92, yielding 6.90 per cent. You will have about \$1,400 left over, with which you could buy \$2,000 New York Central, Michigan Central collateral 3½s, 1998, at about 62, to yield 5.65 per cent, of \$1,500 Belgian 7½s, 1945, at about 96, to yield 7.85 per cent.

Where to Fird 8.

High Yield at Sacrifice of Safety Question—Some time ago I bought the following bonds: Baltimore & Ohio convetible 4%s. Chicago, Milwaukee & St. Paul convertible 4%s. Rock Island, Arkansas & Louisiana first 4%s. In addition, I bought a Chile Copper convertible collateral trust & on partial payments. I bought the above bonds believing them fairly safe for one who cannot afford to lose much. Would you advise me to keep them all? I notice in Moody's Bond Analysis that the security back of the Chile Copper convention Company, valued at \$1,000,000. Now, then, I fail to see how the company could sell more than \$50,000,000 worth of bonds on a security valued at \$1,000,000 only. Kindly explain why the government prewar bonds, which bring in only 2 per cent, are selling so much higher than the first Liberty 3½s, which I believe, are exempt from all taxes.—A S.

Answer—The three railroads which you name are under present circumstances to be classed among the weaker railroads, and your Baltimore & Ohio and St. Paul convertibles are not secured by first mortgages. The Rock island, Arkansas & Louisiana 4½s are secured by first mortgage on one of the short lines and are selling at around 67½, yielding about 8.70 per cent. This is a higher yield than is generally consistent with the degree of safety you require. Your Chile Copper 6 per cent bond is selling in the neighborhood of 73, at which price it yields 10.11 per cent. This again is a case where you are getting a high yield rather than high grade security. If you demand safety above everything else, we suggest that you shift into some of the bonds which are characterized as high grade in these columns. The Chile collateral trust bonds are secured by the deposit of 10,000 shares of stock, not \$1,000,000, of the Chile Exploration Company. This 10,000 shares of stock represents ownership of copper mines, etc., including a 163-mile railroad, in South America. The reason that government pre-war bonds are selling at higher prices than the first Liberty 3½s is because they are eligible as investments for national banks against which national bank notes—that is, currency—can be issued, whereas the Liberty 3½s are not eligible for these issues, for on the money put into ihem they receive the interest represented by the bond coupons, and on the currency received by them they get an additional return of from, say, 5 per cent up.

answer-French internal bonds and currency are speculative from the American standpoint because they fluctuate, principle and interest, with the exchange rate. They may be attractive for one who is convinced that France will recover from the losses of war: Early return of the franc to par is not to be expected, in our opinion.

Business News

Consumers, Retrenching, Shun Cheapest Goods

Public Taking to Medium **Buying Power, but Lowest** Standards Fail to Move

Decreased purchasing power of the public has not resulted in a demand for the cheapest grades of merchan-

diggett & Myers 7 per cent bonds, Loritard 7 per cent bonds, Japanese 5 per cent produced and put the total amount into four sell the four sell and put the total amount into four sell the four sell them to sell them to sell them that selects.—F. L. S.

Answer—The comparatively weak spots in your list, we believe, are companies put out bad reports for 1920 operations. Steel preferred and the tobacco obligations are the set of the remainder of your list.

The Steel is a high-grade investment, Acquired this position in a line of underwear in the city yesterday and underwear in the city yesterday brought this point out by specific example. He has in stock a fair amount of cheap cotton half hose for men, which he is merchandising on a basis that enables the retailer to sell them at 15 cents a pair, or if exceptionally generous, at two pairs for 25 cents, and still make a comfortable margin of profit. Last year such stocks moved fairly freely at 25 cents a pair retail. This year both he and his retail customers are finding it hard to move this merchandise into the hands of consumers, but business is brisk on a higher grade of hosiery, which can be retailed at 25 cents a pair, against 50 cents last year. He reports much the same condition in a line of underwear has an anount of cheap cotton half hose for men, which he is merchandising on a basis total the section of cheap cotton half hose for men, which he is merchandising on a basis and the cotton half hose for men, the has in stock a fair amount of cheap cotton half hose for men, the has in stock a fair amount of cheap cotton half hose for men, the has in stock a fair amount of cheap cotton half hose for men, the has in stock a fair amount of cheap cot

The commercial money market is fairly active, with out-of-town banks absorbing the bulk of commercial paper and bankers' acceptances arising in this market.

Member banks. banks. banks.

Buy. Sell. Buy. Sell.

Thirty days... 5% 5% 6% 6% 6% 6% 6%

50 Davison ... 34 24 24 24 10 Houston Oil pf 7914 79 44 79 44 154 Penn W Pow. 8014 804 80 80 300 Ter Sug com. 3 3 3 3 62 W B & A pf. 28 28 28 28 3 U S Fidelity... 120 120 120 120 10 Mt Vernon... 12½ 12½ 12½ 12½ Bonds

Boston Curb

Mining
Sales. Open. High. Low. Last
5 Big Heart. 44 44 44 44 44
4 64 45 45
4 Cal & Ariz. 46 46 45 45
48 Cal & Hecla. 225 228 225 228
250 Carson. 13½ 13½ 13½ 13½
50 Copper Range. 32¼ 32½ 31¼ 32½
50 Copper Range. 32¼ 32½ 31¼ 32½
140 Davis Dally. 6 6 5¾ 6
15 East Butte. 4 4 4 4
30 Heivetia. 1½ 1½ 1½ 1½ 1½
1 Indiana. 25 25 25 25
77 Island Creek. 51½ 51½ 50 50
1 do pf. 75 75 75
10 Isle Royale. 18½ 18½ 18½ 18½ 18½
20 Mass Cons. 90 90 90 90
25 Mayflower OC. 37 37 37 33¼ 33¼
1 Nevada. 9 9 9 9 9
30 New Cornelia. 14 14 14
40 Nipissing. 7½ 75 75 75
75 Pond Creek. 14 14 14 14
40 Nipissing. 7½ 75 75 75
75 Pond Creek. 14 14 14 14
15 Quincy. 39 39¼ 30 39½
10 St Marys. 31 31 31
16 Sup Copper 3 3 38 3
190 Sup & Boston. 1% 17% 17% 17%
12 U S Smelters. 30 30½ 30 30½
45 do pf. 42½ 42½ 41½ 42½
200 Utah Cons. 4½ 41½ 41½ 4½
200 Be Elevated. 644 65 64 66 64

Grades Since Decrease in | Trade Recovery Delayed By Large Inventories

The necessity for continued liquiiation of large inventories among Company, will make the business

"With but few exceptions," says the bank, "the 1920 reports of large industrial corporations show large hand and considerable expansion in the amounts owed to the reporting

that the resumption of new manu facturing will be gradual and that money rates will tend to remain rel

was announced to-day by the Department of Commerce. The territory covered will include Finland, Esthonia and Lithuania, in addition to Latvia, and the

Germans Bid for Trade

a Offer Goods in South America 40 Per Cent Under U. S.

Belgian 8s, 1941, to yield 8.30 per cent, or Canadian Northern 7s, 1941, to yield 7 per cent. You cannot get as good a 7 per cent. You cannot get as good a 7 per cent preferred stock as Steel of the lowest grades of merchandise and the increased business is believed to come fron. customers who is making good progress in a drive to formerly patronized the higher-priced stores, but who are now economizing in this market. If you hold the 4½s stores, but who are now economizing by purchasing in a lower-priced store, but taking the higher types of merchandise in that store.

40 Fer Cent Under U. S.

WASHINGTON, March 18.—Germany is making good progress in a drive to revive her pre-war trade in lowest priced store, but who are now economizing by purchasing in a lower-priced store, but taking the higher types of merchandise in that store.

Coast, he continued, the Germans are not working as hard in Chile as they are n Argentina and Brazil. The opinion prevails also, he said, that German competition is not a great factor in the present checking of American trade with Chile.

Detroit

Nevada's Industries Drop,

Better Retail Trade on Coast
Despite the recent Federal Reserve
report showing large declines in gross
retail sales on the Pacific Coast, especially in December and January, buyers
ers for retail stores in that district
now in the New York wholesale market report that sales in practically all
lines are exceptionally brisk. Furthermore their statements are backed up
by substantial orders they are placing
with wholesalers here. Pacific Coast
buyers have been among the best purchasers in the last week Manu,
facturers of women's apparel also said
they felt the effect of the influx of
buyers from the Far West.

The "Big Six" Erie express, from Jersey City to Chicago, was delayed here
early to-day when several yards of
tangled cloth became wound around
wheel journals, causing hot boxes.

After the train had stopped, several
bolts of cloth, believed to have been
thrown from a through freight preceding the passenger train, were picked
up by railroad officials.

It was nearly an hour before the
express was able to proceed. Railroad
detectives, summoned by telephone, began an investigation to determine
whether a robbery had been committed.

Fairchild Service
BALTIMORE

Penney Company Sales Increase
Sales of the J. C. Penney Company
retail stores throughout the country
for February, 1921, amounted to \$2,722,386.42, compared to \$1,577,089.60 in
February, 1920. The number of stores
operated by the company this year is
312, against 198 in February of last
year. For the first two months this
year total sales amounted to \$5,490,946.96, against \$3,218,668.62 in the same
period last year.

Court Rules Estate | Prices Housewife Pays Tax Exempt From The Income Levy Table Costs 9 Per Cent Less for Average Family Than in

While So. Dakota's Grow Government Must Repay All Past Collections Unless It costs of the average family declined Wins on Appeal From the Sper cent in February, as compared with January, the Bureau of Labor Sta-Claims Tribunal Decision with January, the Bureau of Labor Statistics announced to-day. All of forty-

in the smelting and refining of copper brought about declines in the number of plants in Nevada, as revealed in the industrial census report of that state in 1919, compared to 1914. Preliminary reports on the industrial census in Nevada and South Dakota were issued to day by the Department of Commerce.

The number of manufacturing establishments in Nevada declined from 180 in 1914 to 166 in 1919, and employes from 4.113 to 3,556. Primary horse-power also declined from 18,748 to 13,874. Capital, however, increased from close to \$14,000,000 to almost \$16,000. Salaries showed a 24.8 per cent increase, and wages an increase of 20.7 per cent. Value of products increased from 888 in 1914 to 1,416 in 1919. The increased from 888 in 1914 to 1,416 in 1919. The increased from 888 in 1914 to 1,416 in 1919. The increased from 888 in 1914 to 1,416 in 1919. The increased from 888 in 1914 to 1,416 in 1919. The increased from 888 in 1914 to 1,416 in 1919. The increased from 888 in 1914 to 1,416 in 1919. The increased from 888 in 1914 to 1,416 in 1919. The increased from 888 in 1914 to 1,416 in 1919. The increased from 888 in 1914 to 1,416 in 1919. The increased from 888 in 1914 to 1,416 in 1919. The increased from 888 in 1914 to 1,416 in 1919. The increased from 888 in 1914 to 1,416 in 1919. The increased from 888 in 1914 to 1,416 in 1919. The increased from 888 in 1914 to 1,416 in 1919. The increase in the future.

The court awarded a judgment form 881 in 1914 to 1,416 in 1919. The increased from 881 in 1914 to 1,416 in 1919. The increase in the future.

The court awarded a judgment form 881 in 1914 to 1,416 in 1919. The increase in the future.

The court awarded a judgment form 1919 in the industrial census of the federal government to-day lost an important income tax suit, when the United States Court of Claims held that every estate, the net amount of the industrial census in hortant income tax suit, when the United States Court of Claims held that every estate, the net amount of the intention of the intention of the inten

going from 5,346 to 9,039. Primary horsepower increased from 16,324 to 22,436, capital from \$15,000,000 to close to \$32,000,000, salaries 149 per cent, wages 200 per cent and value of products 158.6 per cent.

Cloth Tangled in Wheels **Delays Chicago Express**

ST. PAUL, Minn., March 18 .- Coop-

Business Troubles

Receivers in Bankruptcy The following receivers in bankruptcy were appointed yesterday in the United States District Court by Judge Julius M Quartullo, Auto Repairing and Welding Service, Inc.—Witherber for Maxwell James, Inc., with bond of \$2,900. Liabilities \$50,000 and assets, \$10,000.

Jeremiah S. Storns temporary receiver

| Welding Service, Inc.—Witherber Storage Battery Co., Inc., With bond of \$2,900. Liabilities \$50,000 and assets, \$10,000.
| Jeremiah S. Storns temporary receiver

Co

Stein, Benjamin Denner, Meyer
Lazarowitz, Benjamin Newman,
Jacob Denner and Lillian Goldmints—N Kapian
Birken, Simon—S Leibovitz...
Betancourt, Marion—F H Dennls Benjamin, Samuel—M G Holmes Canning Co Bierne, Deborah—Church Bulle-| Detroit | Canning Co | Cannin

stupell, Leo K.—A. Rabinowitz;
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Stupell, Leo K.—A. Rabinowitz;
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Progressive Publishing Co.
Schultz, Nathan—D. Forman.
Strauss, Abraham (Wear Weil
Dress Co.)—York Mfg. Co., Inc.
Sharea, Horace R.—C. E. Nause
et al.
Uran, David R.—A. V. Donellan
Victor Halper Drug Corp.—Sturtevant Mill Co.
Veller, Edward A.—J. M. Mosher
Woods, Katherine—Chowein Realty Corporation
Wood, Max—N. Greenberg et al.
Westaway, Joseph B. (McIntosh,
Ferris & Co.)—Kingan Provision Company
Yergason, John S.—A. F. H.
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In Bronx County

The first name is that of the debty Amico, Pasquale—American Druggists Syndicate Company

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Chicago Mercantile Co.; E. H. Giatreiter, millinery; 621 E. Ways.

DANVILLE, KY.

Welsh, Wiseman Co.; G. E. Wiseman, coats, suits, corsets, brassleres, muslin underwear, infants' wear, knit goods; 6 W. 32d st.

186.95
M. A. Cohen & Co.; Morris Cohen, woolen and cotton piece goods; Pennsylvania.
M. Stein, men's furnishings and clothing; Pennsylvania.
Mendall's; J. E. Kauffman, coats, suits;
37 W. 26th st. 79.16
135.20
PITTSBURGH
Princess Mfg. Co.; Benj. Pearlman, infants', children's wear; McAlpin.
SAN ANTONIO, TEX.
Joske Bros. Co.; Bob Hunerberg, housefurnishings, toys; 352 4th ave. (Kirby, Block & Fisher).

In Plumbers' Trial January
WASHINGTON, March 18.- Food Estimator Suddenly Called

Prosecutor Warns

Clerk of Perjury

For Goods Show Decline

Kentucky Land Drops

Down \$17 an Acre

as Witness After He Is Ordered by His Employer Not to Talk to Attorney Frank J. Boylan, an estimator em

loyed by the plumbing firm of Wells

witness.

"No," came the prompt reply.
Further questioning along the same
line elicited similar responses, and
then suddenly Mr. Spence asked:
"Do you know what perjury is?"
After the witness had replied in the
affirmative and given his definition of
perjury Mr. Spence said:
"Well, you had better tell the truth
here." Decline in Tobacco Sends Price

matter in the manner indicated by Mr. The decrease common to most states was said by the department to have been greate- probably in Kentucky than in any other state.

Iowa has the highest priced land, the department said, the average value of tillable-land in that state last year being \$200 an acre. Illinois ranked second, with her land valued at \$157 an care, while Alabama and Mississippi were near the bottom, with land values of \$26 an acre.

The Western states showed the least decline last year in the prices of land,

of service; and in case of your failure appear or answer judgment will be an against you by default for the relief nish; 3 adults; city references. Coleman anded in the complaint.

HOUSEWORKER, young white girl; Fin nish; 3 adults; city references. Coleman 243 W. 101st st. Apt. 4-E.

ttorney for Plaintiff; Office and P. O. address, 61 Broadway, Borough of Manhattan, City of New York, Dated, New York, March 18, 1921.

SURROGATES' NOTICES

Chicago Mercantile Co.; E. H. Gattetter, millinery; 62T B-way.

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LEGAL NOTICES

CLARENCE I. FINCH vs. MABELLE Q.
RYERSON ET AL.—ORDER OF NOTICE.
State of Connecticut, Fairfield County.
Superior Court.—Ss. Bridgeport, March 4.
Dipon the complaint of the said CLAR-ENCE I. FINCH, praying, for reasons therein set forth, for a foreclosure of mechanic's lien, \$5,000 damages and possession of premises, now pending before this Court, having been returned thereto on the first Tuesday of January, 1921.

It appearing to and being found by this Court that JOHN QUINN, one of said defendants, is absent from this State and gone to parts unknown, and that notice of the pendency of the complaint was given as required by order of notice heretofore issued, and now the Plaintiff asks for a further order of notice in the premises.
THEREFORE, ORDERED, That notice of the pendency of said complaint be given by publishing this order in the New York Tribune, a newspaper printed in New York Tribune, and Tribune New York T

fants'. children's wear: McAlpin.

Joske Bros. Co.; Bob Hunerberg, house-turnishins, toys, 352 4th ave. (Kirby, Block & Fishers. toys, 35 4th ave. (Kirby, Blo

Want Advertisements

to name Mickey; lost betwee 60th ats. and 8th av.; \$25 re

FURNISHED ROOMS TO LET

63D ST., 1 EAST—Beautiful targe, at room, suitable for two, overlooking trail Park; excellent meals; creden necessary. Phone Plaza 2513, 85TH ST., 118 EAST-Splendid accommo tions; one large and small room.

HOTEL NASSAU 59TH ST., BET. MADISON AND PARK AVS. Rooms with private bath, \$15 weekly upward; all hotel comforts, TELEPHONE PLAZA \$100.

AN exquisitely furnished room in privatione, Riverside Drive; will serve breafast. Apt. 54; telephone Riverside 2493.

HOTEL BRADDOCK, 126th st. and 8th av.
—Single rooms, \$2 a day; double rooms, \$3 a day; single room with bath, \$3 a day; single room by the week, \$9 up. \$17.50 Per Week Permanen

54TH, 428 W.—Large second story from with dressing room; breakfast, dinner.

HELP WANTED MALE

SITUATIONS WANTED FEMALE

Laundresses, Etc.

SITUATIONS WANTED MALE Commercial

Domestic Help

NEW YORK DOMESTIC AGENCY 26 W. 43D ST. ROOM 241. Excellent help of all kinds provided, both indoors and out. Call Vanderblit 7460.

FINE SLOANES, WILTONS, AXMINSTERS,
Brussels carpets, rugs, bought from private estates, storage warehouses, etc.
(slightly used), all sizes, all colors all prices, \$1.50, \$2.50, \$2.60 yard up. A good carpet for the price of a cheap carpet, for home, offices, showrooms, nail and stair runners. RUGS all sizes, all prices plain runners, RUGS all sizes, all prices plain runners, RUGS all sizes, all prices, make runners, crientals, Royal Wiltone, MAK-RUG OVER, CLEANING, DYEING, RE-AIRING, RE-WEAVING, RELIABLE, REASONABLE, Stillings, Inc., 624 Madison a. (591 st.), PLAZA 8835.

REED and WILLOW FURNITURE for all homes, direct from factory, largest selec-tion, lowest prices, in single pieces or sets LONG BEACH WILLOW CO., 136 E. 41st. WE PAY highest prices for furnitors, planos, antiques, '1c-a-brac, books, art-etc. GABAY, 88 L civersity P ace, Stuy-vesant 2377

Office Furniture

COMMERCIAL FURNITURE
In oak, mahogany and American walout
deaks, tables, chairs, filing devices, etc.
FOR THE MODERN BUSINESS OFFICE
JACOB BARSKY, 1 BEAVER ST.
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EASTER SUIT bargains; wholessier selled at retail beautiful ladies' suits, all syles, materials and colors, \$19.75 up. coata new-ent styles, in velours, Bollvias, etc., \$1.76 up 5th floor, 1140 Broadway, near 28th.

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Commercial Credit

Decline in Copper Smelting and Refining Affects 1919

increase, and wages an increase of 20.7 per cent. Value of products intreased 42.2 per cent.

In South Dakota the number of manufacturing establishments increased from 898 in 1914 to 1,415 in 1919. The number of persons engaged in manufacture showed a gain of 69.1 per cent, possibly from 5,346 to 9.039. Primary and Reginald Barriston.

Compared with 1920, an abnoraml year, the showing is less favorable. Failures in the corresponding week last year numbered 124.

There were 19 fewer failures on the Pacific Coast than last week, but an increase of 6 in the West. A slight decrease was noted in the South and no change in the East.

Defaults reported to Bradstreet's for the week ending March 17 totaled 308, compared to 32 last week and 122 in a like week in 1920.

Better Retail Trade on Coast

RUTHERFORD, N. J., March 18.— The "Big Six" Erie express. from Jer Clorado there was a slight in-

Buffalo
Barnum Bros. Co.; Daniel W. Barnum.
negligees, kimonos; McAlpin.
Min. Hengerer Co.; Mrs. F. C. Mellon,
intants' wear; 2 W. 37th st.
CHARLOTTE, N. C.
Little-Long Co.; Miss W ". McDonald,
women's suits; 432 4th ave.
CHECOTAH, OKLA.
Mrs. M. W. Rosendahl & Co.; Mrs. M.
Rosendahl, women's furnishings; Breslin.

Mandel Bros.; Miss E. Cane), dresses; Miss Torrson, muslin underwear, negligees, house dresses; 13 E. 22d st. Chicago Mercantile Co.; E. H. Glatfelter,

antee & Trust Co.
Sherri, Andre—Beltwell Garage
Corp.
Stupell, Leo K.—A. Rabinowitz;

LOST, FOUND AND REWARDS

Lost mankbooks

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YOUNG MAN, shipping and packing er parlance: make himself useful. Apply Instruction

AUNDRESS wishes hand washing to take home; open air drying. Box 4, 41 3d av.

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BUSINESS CARDS

Diamonds, Jewelry, Etc. DIAMONDS bought and sold for cash from individuals or estates. BENNETT, 178 Broadway, 2d floor

Women's Clothing

BUSINESS OPPORTUNITIES

chase of Ocean Harvester stock. It redise, as many wholesalers and retailers mains to be seen whether the fish of believed. A search through the local sea will be as eager to swim into proposition as some investors have able surpluses of low grade markets. A search through the local wholesale markets reveals uncomfortable surpluses of low grade markets. Has Profit in Steel Preferred

Demands Safety for His \$12,000

Where to Find So. California Edisons

Answer-The Southern California Edison 6s are not listed. They are quoted daily in The Tribune under Public Utilities in the Miscellaneous \$2000 Md Electric 5s 8214 8214 8214 8214 2000 United Ry, Inc 4314 4314 4314 4314 | Boston Curb | Bid | Ask | As

Question-Are French bonds and cur-

Four full columns of investment questions and anowers are published in The

Tribune every Sunday.